



The Good

(What do you like?)

Hello!

- Best way to handle small premium business
- Allows creation of innovative, bespoke products
- Gives access to local CH expertise
- ECF works very well

High Level Process    Access business & Create Product    Lloyd's compliance & Ongoing oversight    Contracts & CH Transacting Business    Claims    Annual renewal    Other

The Bad

(What don't you like?)

**Access business & Create Product**

- Automating UW can't be the only method. Better to have a lead do a thorough/manual assessment and follows can sense check with automation.
- Leads should do the compliance checks, follows should review and accept these rather do their own.

**Lloyd's compliance & Ongoing oversight**

- Labour intensive compliance. Could be far simpler and user friendly
- Atlas is a joke. Wouldn't let any Coverholder near this system
- Atlas is not user friendly, its very labour intensive to use.

**Claims**

- There are far too many different platforms (Atlas, BARS, SATS) that don't talk to each other.
- The need for TPA's. It is now seen as conflict for a Coverholder to have claims settlement authority

**Annual renewal**

- This is getting longer and longer as the process is getting more complicated
- Its difficult to access the information needed to renew efficiently.
- Renewing existing, established contracts is as hard to do as a new, unknown contract being renewed for the first time.
- Renewals require a significant amount of emails to and fro to communicate. Is there a better way?

**Other**

- There is no centralised platform that holds everything I need in one place.
- Reporting standards are constantly changing - it's not possible to keep up.
- When reporting standards change, communication as to who and why the change applies is poor.
- Things change on contracts quickly and cascade of this is too slow.
- Low confidence that improvements in FAL/Blueprint will achieve its objective.
- General lack of support/training for working within DA.
- Response to Bdx submissions/ findings is different depending on who processes the info. Consistency is required.



MIRO Navigation Tips:

To zoom in press **Ctrl & +**  
To zoom out press **Ctrl & -**

If having issues grabbing 'post it' notes, press **V** to change your cursor from the Hand icon to a Pointer icon

To add text to a 'post it' note, **double click** on the centre of the note after placing it on the board and start typing